

EXHIBIT A

Wednesday, October 1, 2003

Well0036 - Client Approval to proceed

Page 1

Subject: Well0036 - Client Approval to proceed
 Date: Wed, 1 Oct 2003 09:40:29 -0700
 From: Coni L. Saracino@wellsfargo.com
 To: julie@glenn-law.com
 CC: Keith K. Thelsen@wellsfargo.com, Laura L. Orcutt@wellsfargo.com

Hi Julie,

Please consider this to be the client's approval to proceed with filing this application once the comments have been incorporated into it.

Thanks,

Coni Saracino

Wells Fargo Law Department

633 Polson Street, 5th Floor

San Francisco, California 94107

Tel: (415) 396-0949

Fax: (415) 975-7861

MAC A0149-059

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-----Original Message-----

From: Orcutt, Laura Lee (mailto:Laura.L.Orcutt@Norwest.com)
 Sent: Wednesday, October 01, 2003 6:19 AM
 To: Saracino, Coni L-WF
 Cc: Thelsen, Keith; Julie Thomas
 Subject: RE: Well0036 - Express Check Conversion

yes

-----Original Message-----

From: Saracino, Coni L. (mailto:Coni.L.Saracino@wellsfargo.com)
 Sent: Tuesday, September 30, 2003 4:56 PM
 To: Orcutt, Laura Lee-WF
 Cc: Thelsen, Keith-WF; Julie Thomas
 Subject: FW: Well0036 - Express Check Conversion

No problem Laura.

By copy of this email I am forwarding your comments on to counsel.

Now, once these changes have been incorporated, would you say that this application would be ready to file?

Many Thanks!

Coni Saracino

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-----Original Message-----

From: Orcutt, Laura Lee (mailto:Laura.L.Orcutt@Norwest.com)
 Sent: Tuesday, September 30, 2003 1:18 PM
 To: Saracino, Coni L-WF
 Cc: Thelsen, Keith
 Subject: RE: Well0036 - Express Check Conversion

Please accept my apologies for being so tardy in my response.....

I have read the entire document and only have a few comments:

- whenever "Raw MICR" or "Express MICR" formats are used we should replace with "Perfect Parsing" -- this has been service marked and we can't use the "Express MICR" title anymore since it is too close to another company's trade-marked "MICR Express"
- On page 6, a recent change to the document added the phrase "also referred to herein as converted" -- I think this statement should be deleted
- On page 19, a recent change under the second bullet for using the Decisioning Table, the statement should say that the after the database is used to determine eligible and ineligible items the customer sends "the full micr line, amount, and customer reference number to the financial institution facility, which then performs enhanced (don't mention NACHA formatted file)

Everything else looks great!

MAP:7182.153.1.275info-UID:INBOX-1216